

Deposit service is creditable CSRS service for which CSRS retirement deductions were not withheld. Some examples of appointments where CSRS deductions are generally not withheld are temporary appointments, Temporary Appointment Pending Establishment of Register (TAPER), or indefinite appointments.

Deposit service can also be service that was not considered Federal employment at the time it was performed, but the law changed to allow credit for retirement annuity computation purposes.

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**HOW DEPOSIT SERVICE PERFORMED PRIOR TO 1 OCTOBER 1982  
IS CREDITED TOWARD CSRS RETIREMENT**

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If the deposit service was performed prior to 1 October 1982, the service is fully creditable for meeting the length of service requirements for retirement eligibility. If you do not pay the deposit, your retirement annuity will be reduced annually by 10 percent of the amount you owe as a deposit. This is a lifetime reduction and affects the amount of your survivor annuity, as well as your annuity.

If you pay the deposit, there is no reduction in your annuity or survivor annuity.

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**HOW DEPOSIT SERVICE PERFORMED ON OR AFTER 1 OCTOBER 1982  
IS CREDITED TOWARD CSRS RETIREMENT**

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If the deposit service was performed on or after 1 October 1982, the service is fully creditable for meeting the length of service requirements for retirement eligibility. If you do not pay the deposit, the service will not be used in the computation of your retirement annuity.

If you pay the deposit, the service will be used in the computation of your retirement annuity and there will be no reduction in your annuity.

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**AMOUNT OF DEPOSIT**

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The amount of money you owe for CSRS deposit service is generally 7 percent (higher if creditable under a special retirement provision) of the basic pay that you earned during the period CSRS retirement deductions were not withheld, plus accrued interest.

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## **HOW TO MAKE A PAYMENT FOR CSRS DEPOSIT SERVICE**

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If you want to make a deposit for service for which deductions were not withheld, you should complete an SF-2803, Application to Make Deposit or Redeposit and send it to the HRSC that services you. The HRSC will review the form and forward it to the Office of Personnel Management (OPM). OPM will tell you how much you owe. You may pay the amount you owe in full or in installments of at least \$50. You cannot have the payments withheld from your biweekly salary; you must make payments directly to OPM.

You should submit a deposit application only if you intend to make a payment. The HRSC can prepare an estimate of the amount of deposit you owe to help you decide whether you want to make the deposit.

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## **ADDITIONAL INFORMATION ABOUT CSRS DEPOSIT SERVICE**

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Your HRSC retirement counselor can answer questions that you may have regarding crediting deposit service toward CSRS retirement.

## PRIVACY ACT STATEMENT

"Privacy Act Notice. We are authorized to request this information under 5 U.S.C. Chapter 84. Executive Order 9397 authorizes us to ask for your Social Security number, which will be used to identify your account. You are not required by law to provide this information, but if you do not provide it, it may not be possible to process the actions you request on this Web site."